

UNITED STATES BANKRUPTCY COURT District of New Jersey
Albert Russo Cn 4853 Trenton, NJ 08650 (609) 587-6888 Standing Chapter 13 Trustee
In re: Kurt N Kvist Debtor(s)



Order Filed on February 27, 2020
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No.: 19-21587 / MBK

Hearing Date: 02/18/2020

Judge: Michael B. Kaplan

Chapter: 13

ORDER CONFIRMING CHAPTER 13 PLAN

The relief set forth on the following pages, numbered two (2) through four (4) is **ORDERED**.

DATED: February 27, 2020


Honorable Michael B. Kaplan
United States Bankruptcy Judge

The plan of the debtor having been proposed to creditors, and a hearing having been held on the confirmation of such plan, and it appearing that the applicable provisions of the Bankruptcy Code have been complied with; and for good cause shown, it is

ORDERED that the plan of the above named debtor, dated 12/09/2019, or the last amended plan of the debtor be and it is hereby confirmed. The Standing Trustee shall make payments in accordance with 11 U.S.C. § 1326 with funds received from the debtor.

ORDERED that the plan of the debtor is confirmed to pay the Standing Trustee for a period of 60 months.

ORDERED that the debtor shall pay the Standing Trustee, Albert Russo, based upon the following schedule, which payments shall include commission and expenses of the Standing Trustee in accordance with 28 U.S.C. § 586:

\$2,100.00 PAID TO DATE

\$589.00 for 53 months beginning 2/1/2020

ORDERED that the case is confirmed at 100%, which includes a minimum of \$56,568.00 dividend to general unsecured creditors due to non-exempt equity in property.

ORDERED that the Standing Trustee shall be authorized to submit, ex-parte, an Amended Confirming Order, if required, subsequent to the passage of the claims bar date(s) provided under Fed. R. Bank. P. 3002.

ORDERED that the debtor's attorney be and hereby is allowed a fee pursuant to the filed 2016(b) Statement. Any unpaid balance of the allowed fee shall be paid to said attorney through the Chapter 13 plan by the Standing Trustee.

ORDERED that if the debtor should fail to make plan payments or fail to comply with other plan provisions for a period of more than 30 days, the Standing Trustee may file, with the Court and serve upon the Debtor and Debtor's Counsel, a Certification of Non-Receipt of Payment and request that the debtor's case be dismissed. The debtor shall have fourteen (14) days within which to file with the Court and serve upon the Trustee a written objection to such Certification.

ORDERED that upon completion of the plan, affected secured creditors shall take all steps necessary to remove of record any lien or portion of any lien discharged.

ORDERED that the Standing Trustee is authorized to pay post-petition claims filed pursuant to 11 U.S.C. § 1305(a), in the amount filed by the post-petition claimant.

ORDERED that the debtor(s) must keep the Standing Trustee updated with the status of the debtor(s) personal injury claim, and any non-exempt proceeds of said claim shall be paid to the Trustee for the benefit of creditors.

ORDERED that the Pre-Confirmation Certification of Compliance must be filed by 3/6/2020.

ORDERED that if the debtor has provided for a creditor to be paid in the plan and no Proof of Claim is filed by such creditor before expiration of the applicable bar date, the debtor, pursuant to F.R.B.P. 3004, must file a Proof of Claim on behalf of the creditor within 30 days of the expiration of the applicable bar date. If the time period pursuant to F.R.B.P. 3004 has expired, the debtor must file a Proof of Claim on behalf of the creditor **and** file a motion to allow the Trustee to pay the late filed claim, or the debtor may obtain a Consent Order with the creditor authorizing the Trustee to pay an amount certain in the plan.

ORDERED as follows:

Creditors Janis Lee Doran, PACER Claim #5-1, and Yoerys and Henry Fraga, PACER Claim #7-1, will be paid outside of the Chapter 13 Plan from the settlement proceeds of debtor's personal injury suit.

The Trustee is to receive non-exempt proceeds, if any, from the settlement of the debtor's personal injury lawsuit, after payments have been made to creditors Janis Lee Doran and Yoerys and Henry Fraga.

Order Resolving Motion For Relief From Stay of AmeriCredit Financial Services, Inc. dba GM Financial, PACER Claim #2-1, to be filed by 3/27/2020.

Order Confirming Chapter 13 Plan

Page 4 of 4

Certificate of Notice Page 5 of 5

United States Bankruptcy Court
District of New JerseyIn re:
Kurt N Kvist
DebtorCase No. 19-21587-MBK
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin
Form ID: pdf903Page 1 of 1
Total Noticed: 1

Date Rcvd: Feb 27, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 29, 2020.

db +Kurt N Kvist, 77 West St., Colonia, NJ 07067-2115

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 29, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 27, 2020 at the address(es) listed below:

Albert Russo docs@russotrustee.com

Aleisha Candace Jennings on behalf of Creditor Wilmington Savings Fund Society
ajennings@rasflaw.comAllen J. Underwood, II on behalf of Creditor Janis Lee Doran ajunderwood@beckermeisel.com,
ajunderwood@ecf.courtdrive.comBruce H Levitt on behalf of Creditor Yoerys Fraga blevitt@levittslafkes.com,
sslafkes@levittslafkes.com;lspcattorneys@gmail.com;hbr69524@notify.bestcase.com;lsbankruptcynotic
es@gmail.comBruce H Levitt on behalf of Creditor Henry Fraga blevitt@levittslafkes.com,
sslafkes@levittslafkes.com;lspcattorneys@gmail.com;hbr69524@notify.bestcase.com;lsbankruptcynotic
es@gmail.comDenise E. Carlon on behalf of Creditor Federal Home Loan Mortgage Corporation, as Trustee for
the benefit of the Seasoned Credit Risk Transfer Trust, Series 2018-3. dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.comJohn R. Morton, Jr. on behalf of Creditor Americredit Financial Services, Inc., d/b/a GM
Financial ecfmail@mortoncraig.com, mortoncraigecf@gmail.comJonathan C. Schwalb on behalf of Creditor Selene Finance LP as servicer for Wilmington
Savings Fund Society, FSB, d/b/a Christiana Trust, not individually but as trustee for Pretium
Mortgage Acquisition Trust bankruptcy@friedmanvartolo.comLaura M. Egerman on behalf of Creditor Wilmington Savings Fund Society bkyecf@rasflaw.com,
bkyecf@rasflaw.com;legerman@rasnj.comRebecca Ann Solarz on behalf of Creditor Federal Home Loan Mortgage Corporation, as Trustee
for the benefit of the Seasoned Credit Risk Transfer Trust, Series 2018-3.
rsolarz@kmlawgroup.comRobert C. Nisenson on behalf of Debtor Kurt N Kvist r.nisenson@rcn-law.com,
doreen@rcn-law.com;g2729@notify.cincompass.com;nisensonrr70983@notify.bestcase.com

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 12